Programs of the Toronto N.F.C.A. Convention

The Fraternal Age

and THE FRATERNAL FIELD

September 1955

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40TH ANNIVERSARY

JUNIOR ORDER DEPARTMENT

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1955 Fraternal Activities in 61st Year

Nationwide Membership Campaign Honoring the Junior Order Department
21st Annual National Tenpin Tournament
18th Annual Duckpin Tournament
9th Canadian Five Pin Tournament
12th Annual National Basketball Tournament
3rd Mid-west Golf Tournament
plus sectional or mid-season bowling tourneys in Pennsylvania, Illinois, Wisconsin, Montana and California
4th National Junior Order Convention
9th Quadrennial Adult Convention
September 19th at Philadelphia

V. I. MANDICH, ***Supreme President*** **JOSEPH BELLA,** ***Supreme Secretary***
MARTIN KRASICH, ***Supreme Treasurer***
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RUMINATIONS OF THE EDITOR

THE PROGRAM of the Toronto convention of the National Fraternal Congress of America this year is certainly interesting. It is interesting because there are some good addresses scheduled and because the arrangement is so different.

I have commented on this before, but now that the program is available for study I have some further thoughts. The Congress program with only two plenary sessions means a streamlined convention. And in streamlining the event, some of the sections have had to cut down their time.

I do not know if there is any dissatisfaction. The new constitution of the Congress, adopted at Atlantic City last year, outlines this program, and those who arranged it have followed the constitution to the letter. Possibly some of the delegates have had some new thoughts. None has been passed to me.

But I sat up and took notice when on August 18th Secretary Foster F. Farrell sent a special bulletin to member societies, calling attention to the procedure for amending the Constitution. He conveyed the information that the Constitution Committee will meet in forenoon and afternoon sessions at the Royal York Hotel on Sunday, September 25th.

BEFORE GOING further on the subject of the program, I want to remind all that the supreme officers of the Independent Order of Foresters are going to be hosts to the convention in a big way. There is more about this elsewhere in this issue, but delegates should know about the hospitality of Louis E. Probst, his associate supreme officers and the home-office personnel.

On Sunday, commencing at 2:00 P.M., shuttle bus service will start from the Royal York to the I.O.F. new home office building, going and returning each half hour. There will be conducted tours of the building and tea will be served.

On Monday night at 7:00 P.M. there will be a Buffet Dinner in the banquet hall of the Royal York, compliments of the Independent Order of Foresters.

How is that for hospitality? I agree with you.

IN THE PAST, provision was made for four plenary sessions of the Congress, starting on Wednesday morning, with Monday given to the associations and Tuesday to the sections. Thus each of these had a full day, although some wound up their programs in a half-day session.

Guest speakers were a feature of the plenary sessions, but this year there will be only two. One of them, J. Henri Goguen, President of L'Union Saint-Jean-Baptiste, is a member. He will discuss "Fraternalism and Our Free Way of Life."

In that first session on Monday afternoon there will be greetings or addresses of welcome, reports of committees and the annual Memorial Service.

Guest speaker at the banquet on Tuesday night will be John Fisher, of the Canadian Broadcasting Corporation, on the subject, "Neither Fence Nor Offence."

In the plenary session on Wednesday morning another guest speaker will appear, Judge Harold C. Kessinger, speaking on "The Leadership of the Free."

That will be followed by the Report of the Nomination Committee, Election of Officers and Installation. Past President Thomas R. Heaney will conduct the Installation, assisted by escorts from the Women's Catholic Order of Foresters.

In the afternoon, Wednesday, the Fraternal Field Managers' Association, meeting as the Field Managers' Section, will hold its meeting.

SPEAKING OF a Nominating Committee, there have been such committees at N.F.C.A. conventions in the past, but they were unofficial. So it is something new to have an official Nominating Committee.

Usually in the past, this leader or that leader took upon himself the job of preparing a slate with the assistance of other leaders. Those with political ambitions had their friends contact the members of the unofficial committee to advance their claims for preferment. But many times the slate makers simply reached out and drafted a good man or woman. Looking back through the years, I feel that the unofficial committees usually did a good job.

But this year there will be an official Nominating Committee. It will hold forenoon and afternoon sessions on Tuesday, September 27th, in private dining room No. 6.

Of course, on Wednesday nominations may be made from the floor, but I feel that after the Committee has canvassed the situation its report will be adopted.

ONE VITAL MATTER will come before the convention. After he gives his report as Chairman of the Law Committee, Frank H. Lee will report for the Uniform Fraternal Code Sub-Committee.

He, on Monday afternoon, will submit the Fraternal Code which has been approved by the National Association of Insurance Commissioners. After working and conferring for so many years, it would seem that the code will also be approved by the N.F.C.A.

LET US LOOK at some of the other features of the convention. Monday forenoon will see the Press, Secretaries' and Presidents' Sections in session.

Starting at 8:00 will be the Press Section Breakfast Meeting, Miss Louise Patrick presiding. All delegates are invited. Besides the breakfast there will be a display of fraternal features by affiliated societies.

An item on the program attracting me, "International Operations of the Readers Digest," by Shane MacKay, of that journal's staff. No doubt he will tell about the editions printed in 17 countries in different languages with a circulation of eighteen million copies.

In the Secretaries' Section, Dorothy H. Needham presiding, there will be a panel discussion on premium collections by Herbert Voecks and Howard M. Lundgren, and I. Smith Homans, Jr., of the IBM, will be guest speaker.

In the Presidents' Section, Stephen M. Tkatch presiding, there will be a guest speaker, S. Knox Hunter, a Pittsburgh banker. His subject will be "Management and Future Planning."

Tuesday is set aside for section meetings and committees conferences, some meeting all day and some half-days. First will be the Youth Counselors' Section, E. Willis Lamoreau presiding. E. E. "Blue" Howell and Don A. Talucci will be speakers, and Modern Woodmen of America will present a color motion and sound picture.

The Actuaries' Section will have two meetings, both with Franklin C. Stauffer presiding. The first will be on Monday morning in session as the Fraternal Actuarial Association, and the second on Tuesday morning as the Section.

Look over the programs of the other sections printed in this issue. Each has something special in the speaking line.

The Medical Section, Dr. Roger E. Henning presiding on Tuesday morning, will have a paper by Dr. Hubert R. John. Two distinguished members of the profession in Canada who will present papers are Dr. Ray F. Farquharson and Dr. W. F. Greenwood.

There will be a Past Presidents' Luncheon on Tuesday noon.

The Investment Section, Fred M. Wolfe presiding, will meet on Tuesday afternoon. Investment experts who will speak are Edward L. Holsten, senior partner of Salomon Bros. & Hutzler, and Sherwin C. Badger, Financial Vice-President of the New England Mutual Life.

The Law Section, Thomas Mason presiding, will also meet on Tuesday afternoon and two able members of the bar of Canada will speak. They are Wilson E. McLean, Q.C., and John A. Tuck, Q.C., the latter being Associate General Counsel of the Canadian Life Insurance Officers Association.

The State Fraternal Congresses Section, Gerald Brown presiding, will start with a luncheon on Tuesday, featured by an address by Joseph Spencer. A business meeting will follow.

Finally, on Wednesday afternoon, will come the meeting of the Field Managers' Section with Richard E. Henne presiding. First feature will be a panel discussion on Recruiting in which Robert O. Shepler, B. C. Hallum and Harold C. Hoel will participate. The other feature is an address by Holgar J. Johnson, President of the Institute of Life Insurance, New York City.

Do not forget the Field Managers, who will meet on Wednesday afternoon. It has been reported that when the Constitution drafters were making up the program, it was said that the Field Managers' Association is the only body

(Continued on page 14)

Present Officers of the National Fraternal Congress of America Elected Last Year

Front, from left: FOSTER F. FARRELL, Secretary-Treasurer; MISS AGNES E. KOOB, President; LENDON A. KNIGHT, Immediate Past President; LUKE E. HART, Installing Officer.

Rear, from left: HOWARD M. LUNDGREN, LOUIS E. PROBST, CARL BIEBERS, LeROY G. STOHLMAN, JAMES V. KRAKORA and RICHARD F. ALLEN, Directors.

GEORGE H. CROWNS, Vice-President, was not present for photograph.

The Fraternal Age

and THE FRATERNAL FIELD

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

69th Annual N.F.C.A. Convention Programs

MISS AGNES E. KOOB

President—MISS AGNES E. KOOB, Supreme President of the Woman's Benefit Association, Port Huron, Mich.

Vice-President—GEORGE H. CROWNS, High Secretary of the Catholic Order of Foresters, Chicago, Ill.

EXECUTIVE COMMITTEE

AGNES E. KOOB, Chairman.

RICHARD F. ALLEN, Secretary and General Counsel of the Standard Life Association, Lawrence, Kans.

CARL BIEBERS, Grand President of the Order of the Sons of Hermann in Texas, San Antonio, Texas.

LENDON A. KNIGHT, General Attorney of Royal Neighbors of America, Rock Island, Ill. (Immediate Past President)

JAMES V. KRAKORA, Secretary of the Czechoslovak Society of America, Cicero, Ill.

HOWARD M. LUNDGREN, National Secretary of the Woodmen of the World Life Insurance Society, Omaha, Nebr.

LOUIS E. PROBST, President of the Independent Order of Foresters, Toronto, Canada.

LeROY G. STOHLMAN, President of the Aid Association for Lutherans, Appleton, Wis.

Secretary-Treasurer-Manager—FOSTER F. FARRELL, 35 East Wacker Drive, Chicago 1.

GEORGE H. CROWNS

Schedule of Events

UNOFFICIAL

SUNDAY, SEPTEMBER 25

Registration—10:00 to 4:00—Convention Foyer.

Constitution Committee—11:00 to 12:00 and 1:00 to 3:00—Private Dining Room No. 4.

"Open House" and Tea—2:00 P.M.—Home Office Building of the Independent Order of Foresters.

MONDAY, SEPTEMBER 26

Registration—8:30 A.M.—Convention Foyer.

Press Section Breakfast Meeting—8:00 A.M.—Concert Hall.

Secretaries' Section—9:15 A.M.—Tudor Room.

Presidents' Section—9:30 A.M.—Ball Room.

Fraternal Actuarial Association—9:30 A.M.

N.F.C. of A. Plenary Session—1:30 P.M.—Concert Hall.

Buffet Dinner—Compliments of the Independent Order of Foresters—7:00 P.M.—Banquet Hall.

TUESDAY, SEPTEMBER 27

Registration—8:30 A.M.—Convention Foyer.

Youth Counselors' Section—9:00 A.M.—Roof Garden.

Medical Section—9:0 A.M—Parlor D.

Actuaries' Section—9:30 A.M.—Tudor Room.

Past Presidents' Luncheon—12:15 P.M.—Private Dining Room No. 6.

State Fraternal Congresses Section—Luncheon, 12:00 noon, Banquet Hall; Meeting, 1:30 P.M.—Tudor Room.

Law Section—1:30 P.M.—Parlor D.

Investment Section—2:00 P.M.—Concert Hall.

Nominating Committee—10:00 to 12:00 noon, and 2:00 to 4:00 P.M.—Private Dining Room No. 6.

Reports Committee—10:00 to 12:00 noon, and 2:00 to 4:00 P.M.—Parlor C.

N.F.C. of A. Banquet—7:00 P.M.—Banquet Hall.

(Continued on page 9)

Press Section

President—MISS LOUISE PATRICK, Omaha, Supreme Forest Woodmen Circle.

Vice-President—STEPHEN VALCIK, Houston, Texas, Slavonic Benevolent Order of the State of Texas.

Secretary-Treasurer—MISS BESSIE KUBANIS, Chicago, Royal League.

Executive Committee — DON A. TALUCCI, Detroit, The Maccabees; MRS. GRETCHEN PRACHT, Minneapolis, Lutheran Brotherhood; MRS. HARRIET JEANES, Rock Island, Ill., Royal Neighbors of America; MRS. LORRAINE DART, Erie, Pa., Ladies' Catholic Benevolent Association.

Monday, September 26, 8:00 A.M.

Concert Hall

Breakfast Meeting

Presiding—Louise Patrick, President; Supreme Forest Woodmen Circle.

Grace—Rev. G. E. Ashton, B.A., B.D., Minister, St. Clair Avenue Church, United Church of Canada.

Pledge of Allegiance.

"America"—"God Save the Queen"—Assembly—Ann Wells, Accompanist, Supreme Forest Woodmen Circle.

Greetings—Agnes E. Koob, President, National Fraternal Congress; President, Woman's Benefit Association.

"Kissin' Kin"—Don Henshaw, MacLaren Advertising Co., Ltd.

Presentation of Officers.

"International Operations of the Readers Digest"—Shane MacKay, The Readers Digest.

Report of President.

Appointment of Committees.

Presentation of Past Presidents' Awards.

(Continued in last column this page)

Report of Secretary-Treasurer—Bessie Kubanis; Royal League.

Panel Discussion—Don A. Talucci, Chairman; The Maccabees.

Report of Auditing Committee—Leland A. Larson, Chairman; Woodmen of the World Life Insurance Society.

Report of Breakfast Committee—Bessie Kubanis, Chairman.

Review of Official Publications—James G. Daly, Chairman; United Commercial Travelers.

Report of Nominating Committee—Kate K. Miller; Woodmen of the World of Colorado.

Election of Officers.

New Business.

Installation of Officers—Thomas J. Carroll; Catholic Order of Foresters.

Secretaries' Section

President—MRS. DOROTHY H. NEEDHAM, Port Huron, Mich., Woman's Benefit Association.

Vice-President—WILLIAM HAYWARD, Detroit, Gleaner Life Insurance Society.

Secretary-Treasuerr — MISS JOSEPHINE WEIGL, Chicago, Women's Catholic Order of Foresters.

Executive Committee—JAMES C. ELDER, Toronto, Independent Order of Foresters; MRS. FLORENCE H. JENSEN, Omaha, Supreme Forest Woodmen Circle; Past President R. GORDON POPE, Neenah, Wis., Equitable Reserve Association.

Monday Morning, September 26

9:15 A.M.—Tudor Room

DOROTHY H. NEEDHAM, Presiding

Call to Order.

Reading of 1954 Minutes.

Appointment of Committees.

Report of Secretary-Treasurer—Jo-

(Continued on page 9)

WELCOME

TO THE

NATIONAL FRATERNAL CONGRESS of AMERICA

ON THE OCCASION OF THE

69th Annual Convention

IN

TORONTO, CANADA

■

THE INDEPENDENT ORDER OF FORESTERS

The new home of the Independent Order of Foresters, located at 590 Jarvis St., is one of the most modern and up-to-date buildings in Toronto. It is completely air conditioned, beautifully appointed and serviced by the first fully automatic, electronic elevator system installed in Canada.

The building reflects the forward looking plans of the executive of this well established, old fraternal organization.

sephine Weigl, High Secretary, Women's Catholic Order of Foresters.

"Greetings"—Agnes E. Koob, President, National Fraternal Congress of America.

"Premium Collection by the Home Office"—Herbert Voecks, National Secretary, Aid Association for Lutherans; Howard M. Lundgren, Secretary, Woodmen of the World Life Insurance Society.

Address—I. Smith Homans, Jr., Manager, Life Insurance Department, IBM.

Committee Reports.

Election of Officers.

Adjournment.

Presidents' Section

President — STEPHEN M. TKATCH, Pittsburgh, Greek Catholic Union of the U.S.A.

First Vice-President—LeROY G. STOHLMAN, Appleton, Wis., Aid Association for Lutherans.

Secretary-Treasurer—MRS. EDNA E. DUGAN, St. Paul, Minn., Degree of Honor Protective Association.

Monday Morning, September 26

9:30 A.M.—Ball Room

STEPHEN M. TKATCH, Presiding

Call to Order.

Invocation.

"Greetings".

Response to "Greetings".

Appointment of Committees.

"Management and Future Planning"—S. Knox Hunter, Assistant Secretary, Peoples First National Bank and Trust Company, Pittsburgh, Pa.

Report of Secretary-Treasurer—Edna E. Dugan, National President, Degree of Honor Protective Association.

Committee Reports.

Chairman of the Credentials Committee is Joseph Spencer, President of the Protected Home Circle; Auditing, Louis E. Probst, President of the Independent Order of Foresters; Nominating, John H. Pankuch, President of the National Slovak Society.

Election and Installation of Officers—Installing Officer, M. J. Vargovich, President, First Catholic Slovak Union.

Unfinished Business.

Announcement.

Adjournment.

Fraternal Actuarial Association

President—FRANKLIN C. STAUFFER, Rock Island, Ill., Modern Woodmen of America.

Past President—DANIEL D. MACKEN, Omaha, Woodmen of the World Life Insurance Society.

Vice-President—SAMUEL ECKLER, Toronto, Canada, Independent Order of Foresters.

Secretary — MISS MARY M. CUSIC, Rock Island, Ill., Royal Neighbors of America.

Treasurer — HARMON R. TAYLOR, Cedar Rapids, Iowa, Consulting Actuary.

Editor—ROBERT H. TAYLOR, Cedar Rapids, Iowa, Consulting Actuary.

Librarian — FRANK H. LEE, Port Huron, Mich., Woman's Benefit Association.

Council Members — JOHN GALL, Appleton, Wis., Aid Association for Lutherans; THOMAS F. HANRAHAN, Syracuse, N. Y., Unity Life and Accident Insurance Association; FRANK E. GERRY, Springdale, Conn., Consulting Actuary; ROBERT E. BRUCE, Chicago, Consulting Actuary.

Monday Morning, September 26

FRANKLIN C. STAUFFER, Presiding

Business Meeting

Roll Call.

Remarks of the President.

Minutes of Last Meeting.

Minutes of Council Meeting.

Appointment of Nominating Committee.

Treasurer's Report.

Editor's Report.

Librarian's Report.

Appointment of Auditing Committee.

Unfinished Business.

New Business.

Presentation of Papers

Abandoned Property Regulations and

(Continued in last column this page)

WEDNESDAY, SEPTEMBER 28

Registration—8:30 A.M.—Convention Foyer.

N.F.C. of A. Plenary Session—9:00 A.M.—Concert Hal.

Field Managers' Section—1:30 P.M.—Concert Hall.

Plenary Sessions

MONDAY AFTERNOON, SEPTEMBER 26

1:30 P.M.—Concert Hall

AGNES E. KOOB, Presiding

Call to Order.

Pledge of Allegiance.

"God Save The Queen"—"The Star Spangled Banner"—DOROTHY BROMBY—Organist.

Invocation—HIS EMINENCE JAMES C. CARDINAL McGUIGAN, Archbishop of Toronto.

"Greetings"—Dominion of Canada, HON. K. R. MacGREGOR, Superintendent of Insurance; Province of Ontario, HON. ROY B. WHITEHEAD, Q.C., Superintendent of Insurance; Canadian Fraternal Association, ROLAND BOURGAULT, President; Independent Order of Foresters, LOUIS E. PROBST, Supreme Chief Ranger.

Response to "Greetings"—GEORGE H. CROWNS, Vice-President, National Fraternal Congress of America.

Report of the President—AGNES E. KOOB.

"Fraternalism and Our Free Way of Life"—J. HENRI GOGUEN, President, L'Union Saint-Jean-Baptiste d'Admerique.

Reading of the Minutes—1954 Session.

Appointment of Sessional Committees.

Report of the Secretary-Treasurer-Manager—FOSTER F. FARRELL.

Committee Reports:

Credentials Committee (Preliminary)—EDNA E. DUGAN, Chairman.

Law Committee—FRANK H. LEE, Chairman.

Uniform Fraternal Code Sub-committee of the Law Committee—FRANK H. LEE, Chairman.

Constitution Committee—KASIMIR I. KOZAKIEWICZ, Chairman.

Resolutions Committee (Preliminary)—RUSSELL H. MATTHIAS, Chairman.

Public Relations Committee—LELAND J. BAYLEY, Chairman.

General Welfare and Lodge Activities—LENDON A. KNIGHT, Chairman.

Auditing Committee—JOSEPHINE WEIGL, Chairman.

Revision of Blanks—HARMON R. TAYLOR, Chairman.

Security Valuations—JOHN C. FAULKNER, Chairman.

Publicity—LORRAINE DART, Chairman.

Memorial Service—THE REVEREND G. E. ASHTON, Minister of St. Clair Avenue United Church, Toronto.

Announcements.

Adjournment.

BANQUET

Tuesday Evening, September 27

7:00 P.M.—Banquet Hall

AGNES E. KOOB, Presiding

"Grace"—THE REV. DR. RAY McCLEARY, Minister of Woodgreen United Church, Toronto.

"Neither Fence Nor Offence"—JOHN FISHER, Canadian Broadcasting Corporation, Toronto.

WEDNESDAY MORNING, SEPTEMBER 28

9:00 A.M.—Concert Hall

AGNES E. KOOB, Presiding

Call to Order.

Report of the Resolutions Committee (Final)—RUSSELL H. MATTHIAS, Chairman.

Report of the Reports Committee—A. W. FRANKLIN, Chairman.

"The Leadership of the Free"—JUDGE HAROLD C. KESSINGER.

Report of the Credentials Committee (Final)—EDNA E. DUGAN, Chairman.

Election of Officers and Directors—(11:00 A.M.)

Unfinished Business.

New Business.

Installation of Officers—Installing Officer, THOMAS R. HEANEY, High Chief Ranger, Catholic Order of Foresters; Escorts, Women's Catholic Order of Foresters.

Announcements.

Adjournment.

Chairmen of Standing and Special Committees

Committee on Law—Frank H. Lee, General Counsel, Woman's Benefit Association.

Committee on Revision of Blanks—Harmon R. Taylor, Consulting Actuary.

Committee on Security Valuations—John C. Faulkner, Investment Manager, Royal Neighbors of America.

Public Relations Committee—L. J. Bayley, Secretary, Unity Life and Accident Insurance Association.

General Welfare and Lodge Activities—Lendon A. Knight, General Attorney, Royal Neighbors of America.

Practices—Joseph P. Conte, Associate Actuary, Woodward and Fondiller, Inc.

Discussion of Previous Papers

Widows Pensions in Industrial Pension Plans—Dorrance C. Bronson, George A. Huggins.

A Direct Premium Billing and Collection System in a Fraternal Society—John Gall.

Report Concerning the Uniform Fraternal Code Adopted by the N.A.I.C.—Walter L. Rugland, Second VicePresident and Actuary, Aid Association for Lutherans.

Actuaries' Section

Tuesday Morning, September 27

9:30 A.M.—Tudor Room

FRANKLIN C. STAUFFER, Presiding

Business Session.

General Discussion of the Following Topics:

I. Lapses:

What are the causes of lapses in fraternal business and what methods are used to prevent them? How can the actuary assist in this matter?

II. Reinsurance:

(a) Is it possible for a society to realize a profit on business reinsured on a Y.R.T. basis?

(b) Is there any justification for reinsuring a case because "we don't like it"?

III. Dividends:

What factors should be considered in the preparation of a dividend formula?

IV. Revaluation:

Assume a society were to value a block of American Experience 3% business on the 1941 C.S.O. 2½% basis, prospectively, and it appeared that for a given age of issue the 1941 C.S.O. 2½% net premium for the benefit was less than the American Experience 3% net premium:

(a) Which net premium would you use and why?

(b) What net premium and reserve should subsequently be used in a dividend formula?

Youth Counselors' Section

President — E. WILLIS LAMOREAU, Baltimore, Junior Order United American Mechanics.

First Vice-President—MRS. ANNA M. COOLEY, Rock Island, Ill., Royal Neighbors of America.

Second Vice-President—MICHAEL GRASHA, Pittsburgh, Croatian Fraternal Union of America.

Secretary-Treasurer — E. E. "BLUE" HOWELL, Omaha, Woodmen of the World Life Insurance Society.

Tuesday Morning, September 27

9:00 A.M.—Roof Garden

E. WILLIS LAMOREAU, Presiding

Pledge of Allegiance.

Invocation.

"Greetings".

Appointment of Committees.

"Building Young America to Be All-Americans"—E. E. "Blue" Howell, Activities Director, Woodmen of the World Life Insurance Society.

"Youth With a Horn"—Don A. Talucci, Public Relations and Fraternal Director, The Maccabees.

"To Each His Own"—Color Motion and Sound Picture, Presented by the Modern Woodmen of America.

Business Session.

Presentation of Plaques to All Past-Presidents—Joseph Spencer, President, Protected Home Circle.

Unfinished Business.

Adjournment.

Additional Programs on Next Page

The Fraternal Age

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

Published Monthly at

TERMINAL BLDG., 65 BROAD STREET
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WALTER BASYE
Editor and Publisher

WELCOME TO TORONTO

THE supreme officers and personnel at the home office of the Independent Order of Foresters are glad to have the National Fraternal Congress of America hold its 69th annual convention in Toronto. They are expressing it in a hearty manner. This fine fraternal society of 80 years standing is distinguished for its promotion of fraternalism.

First, on Sunday afternoon, September 25th, there will be open house at the new I.O.F. home office building at 590 Jarvis St. The Society will run shuttle bus service from the Royal York Hotel, taking the delegates there and back.

Second, the I.O.F. will be host at a buffet dinner in the banquet hall of the hotel at 7:00 P.M., Monday, September 26th. All are invited.

Fraternal Field Managers' Association

President — RICHARD E. HENNE, Detroit, Gleaner Life Insurance Society.

Vice-President—JOHN N. COCHRAN, Omaha, Woodmen of the World Life Insurance Society.

Secretary - Treasurer — ROBERT H. PLATT, Rock Island, Ill., Modern Woodmen of America.

Executive Committee—MRS. NELLE A. SEXTON, Spencer, Iowa, Royal Neighbors of America; DAVID BAER, Buffalo, N. Y., Baptist Life Association; M. J. EMERSON, Minneapolis, Lutheran Brotherhood; LOUIS E. PROBST, Toronto, Independent Order of Foresters.

Wednesday Afternoon, September 28

1:30 P.M.—Concert Hall

RICHARD E. HENNE, Presiding

Group Singing — Leader, R. Gordon Pope, Supreme Secretary, Equitable Reserve Association; Accompanist, Ann Wells, State Manager, Supreme Forest Woodmen Circle.

Call to Order.

Pledge of Allegiance.

Panel Discussion: Recruiting

"Recruiting Representatives in Developed Areas" — Robert O. Shepler, Field Director, The Maccabees.

"Recruiting Representatives in Undeveloped Areas"—B. C. Hallum, Division Manager, Independent Order of Foresters.

"Recruiting Managers" — Harold C. Hoel, Superintendent of Agencies, Lutheran Brotherhood.

Discussion Period.

Address—Holgar J. Johnson, President, Institute of Life Insurance, New York.

Adjournment.

Law Section

President—THOMAS MASON, Chicago, Women's Catholic Order of Foresters.

Vice-President—R. GEORGE RANSFORD, Detroit, Gleaner Life Insurance Society.

Secretary - Treasurer — GEORGE H. McDONALD, Rock Island, Ill., Modern Woodmen of America.

Executive Committee—The above officers and Past President FRANK H. LEE, Port Huron, Mich., Woman's Benefit Association.

Tuesday Afternoon, September 27

1:30 P.M.—Parlor D

THOMAS MASON, Presiding

Call to Order.

President's Welcome.

Business Session—Report of the Secretary-Treasurer, George H. McDonald, General Counsel, Modern Woodmen of America.

"Brief Comparison of Development of Beneficiaries' Rights Under American and Canadian Law"—Wilson E. McLean, Q.C., Fennell, McLean & Davis, Toronto.

"Government Regulations of Insurance in Canada"—John A. Tuck, Q.C., Associate General Counsel, The Canadian Life Insurance Officers Association, Toronto.

Election of Officers.

Adjournment.

State Fraternal Congresses Section

President—Gerald Brown, Cleveland Heights, Ohio, Protected Home Circle.

First Vice-President—MRS. JUDY I. HUBBLE, Brooklyn, N. Y., Modern Woodmen of America.

Second Vice-President—JAMES M. MOTTLEY, Dallas, Texas, The Practorians.

Secretary-Treasurer—MRS. ANN WELLS, Indianapolis, Supreme Forest Woodmen Circle.

Executive Committee—Past President RICHARD W. JOHNSON, Miami, Fla.; MRS. ANNIE LOU HOOTON, Birmingham, Ala; MRS. NELLE A. SEXTON, Spencer, Iowa; LOUIS E. CARAS, Woonsocket, R. I.; MRS. ELVA CHOATE, Seattle, Wash.; J. ALLEN PORTERFIELD, Green Bay, Wis.

Tuesday Afternoon, September 27

Luncheon: 12:00 Noon—Banquet Hall
Meeting: 1:30 P.M.—Tudor Room

GERALD BROWN, Presiding

Luncheon Address—"The Place of the State Congress Meeting in the National Fraternal Congress Picture" — Joseph Spencer, President, Protected Home Circle.

Meeting: Call to Order.

Business Session.

Committee Reports.

Election and Installation of Officers.

Medical Section

President—DR. ROGER E. HENNING, Appleton, Wis., Aid Association for Lutherans.

First Vice-President — DR. ERLE S. ROSS, Cleveland, Brotherhood of Railroad Trainmen.

Second Vice - President — DR. C. GORDON VAUGHN, St. Paul, Degree of Honor Protective Association.

Secretary-Treasurer—DR. HUBERT R. JOHN, Detroit, The Maccabees.

Tuesday Morning, September 27

9:00 A.M.—Parlor D

DR. ROGER E. HENNING, Presiding

Business Session.

Election of Officers.

"Juvenile Insurance"—Dr. Hubert R. John, Medical Director, The Maccabees.

"The Reactive Diseases. Their Diagnosis and Prognosis"—Ray F. Farquharson, M. B. E., M. R. C. P. (Lond.), F. R. C. P. (C.)

"Signs and Recognition of Heart Murmurs and Their Effect on Longevity"—W. F. Greenwood, B. A., M. D., F. R. C. P. (C.)

Investment Section

President — FRED M. WOLFE, Port Huron, Mich., Woman's Benefit Association.

Vice-President—LEON H. TOLVERSEN, Neenah, Wis., Equitable Reserve Association.

Secretary — JOSEPH H. SUDIMACK, Pittsburgh, Greek Catholic Union of the U.S.A.

Treasurer — HARLAN F. EICHER, Detroit, The Maccabees.

Executive Committee — A. A. HORSTMAN, Dayton, Ohio, Catholic Order of Foresters; CLYDE F. WILMETH, Philadelphia, Junior Order United American Mechanics; R. GEORGE RANSFORD, Detroit, Gleaner Life Insurance Society.

Tuesday Afternoon, September 27

2:00 P.M.—Concert Hall

FRED M. WOLFE, Presiding

"The Money Market and the Problems of the Portfolio Manager"—Edward L. Holsten, Senior Partner, Salomon Bros. & Hutzler, New York City, New York.

Report on Fraternal Investment Association Seminar.

"The Investment Outlook From the Viewpoint of the Institutional Investor"—Sherwin C. Badger, Financial Vice-President, New England Mutual Life Insurance Company, Boston.

Chairmen of Sessional Committees

Credentials—Mrs. Edna E. Dugan, National President, Degree of Honor Protective Association.

Constitution—Kasimir I. Kozakiewicz, President, Polish Roman Catholic Union of America.

Reports—A. W. Franklin, Supreme Secretary, The Order of United Commercial Travelers of America.

Auditing — Miss Josephine Weigl, High Secretary, Women's Catholic Order of Foresters.

Resolutions — Russell H. Matthias, Vice-President and General Counsel, Lutheran Brotherhood.

Publicity—Mrs. Lorraine Dart, Editor, Ladies' Catholic Benevolent Association.

Tornado Aid of Royal Neighbors

ROYAL NEIGHBORS of America has reported extending aid in the amount of $4,300 from its fraternal fund to members of the society who were victims of the disastrous tornadoes which struck Udall, Kan., and Backwell, Okla., last May 25.

Immediately after the storms the Board of Supreme Directors of the Society approved plans to assist Royal Neighbors in the stricken areas. Representatives of the Society were at the scenes of the storms within 24 hours.

Seventy-three adult and 26 juvenile members shared in the aid. The assistance was administered for the Society by State Supervisors Miss Stella Milleson, Salina, Kan., and Mrs. Flora M. Harrold, Tulsa, Okla., assisted by the district deputies in the storm areas, Miss Opal R. Taggart, Arkansas City, Kan., and Mrs. Jessie Casper, Blackwell.

In addition, many Royal Neighbor camps and individuals sent both cash and household goods to the stricken areas to be distributed to the members, many of whom lost their homes and all possessions in the devastating storms. One beneficial member, Mrs. Annie Ballinger, was killed at Blackwell and two social members died in the Udall storm.

In reporting on the Udall disaster, Miss Milleson wrote to the Royal Neighbor Supreme Office, "Opal Taggart and I got in to Udall about 2 p.m. on May 26. No one was there but the Red Cross, Salvation Army and National Guard. After walking over town for hours we went to Winfield, but so many bodies and all so lost and so many false reports of dead, we gave it up.

"Camps of Winfield and Arkansas City were ready to set up a food stand on the morning of May 27, but during the night the area had been put under military control and no one but Red Cross and the Salvation Army were allowed in. We went to funerals on May 30 and 31 and on June 1 we got a permit to get in and came and went as we wished from then on. June 1, 2 and 3 we worked about 18 hours a day to locate our Royal Neighbors. We put up a sign in the Red Cross building and, as soon as they got a post office, the postmaster let us put a note in every Royal Neighbor box so that our members could contact us.

"With all their cars destroyed, if they did not contact us we looked them up, but it was slow work as there were no homes of members left and many were staying with relatives."

In regard to the aid at Blackwell Supervisor Harrold reported "Our members were most grateful and did appreciate the Society's interest in their need. So many were surprised that we had a relief fund. I am sure they had been told about it, but so many times things do not register until disaster happens."

One of the freakish features of the Blackwell storm involved a new Royal Neighbor, Luther B. Underwood, who was a member of a class adopted on May 19. He and another Neighbor, George Richard Jewsbury, were at work in the town's glass factory when it was destroyed. Both escaped with slight bruises. The apartment where Mr. Underwood lived was demolished and his Royal Neighbor certificate blown away. It was found, however, in good condition and left for him at the bank where he reclaimed it.

Royal Neighbors of America extended aid to members who were victims of the storms in Udall, shown above, and Blackwell, Okla., in the amount of $4,300.

Woodmen Circle "Building for Tomorrow"

THE Supreme Forest Woodmen Circle held its 25th National Convention at the Hotel Statler, Los Angeles, August 10-13. Approximately 250 officers, delegates and state managers attended.

Mrs. Clara B. Cassidy, National President, presided throughout the convention, based on the theme, "Building for Tomorrow."

National Officers and Board of Directors elected were as follows:

National President—Mrs. Florence H. Jensen, Omaha, Neb.

National First Vice-President — Miss Blanche Eakin, Omaha.

National Second Vice-President — Miss Frances Ferguson, Los Angeles.

National Secretary—Miss Louise Patrick, Omaha.

National Treasurer—Mrs. Lena Alexander Shugart, Dallas, Texas.

National Directors—Mrs. May Beaver, Indianapolis, Ind.; Mrs. Hazel Davidson Godlove, Houston, Texas; Mrs. Nancy H. Sasser, Montgomery, Ala.; Mrs. Faye K. Littman, Grafton, W. Va.

Immediate National Past President—Mrs. Clara B. Cassidy, Omaha, Neb.

Mrs. Cassidy, former National President, did not wish her name placed in nomination for re-election. An amendment was made to the By-Laws providing that the Immediate National Past President, who has served as National President, be a member of the Board of Directors, therefore, Mrs. Cassidy will continue to serve as a member of the Board, however, she is moving her residence to Atlanta, Georgia.

Miss Eakin will assume additional duties as Field Director and Approving Officer.

Mrs. Shugart will assume additional duties as Educational Director and Director of Accident, Health and Hospitalization Department, and will move her residence to Omaha.

Mrs. Beaver will also move her residence to Omaha and assume additional duties as Editor of the official publication, Director of Junior Activities, Editor of "Junior Tidings" and Director of Pageant.

Board of Directors Elected by the Supreme Forest Woodmen Circle

Top row, left to right, MRS. FLORENCE H. JENSEN, National President; MISS BLANCHE EAKIN, National First Vice-President; MISS FRANCES FERGUSON, National Second Vice-President; MISS LOUISE PATRICK, National Secretary; MRS. LENA A. SHUGART, National Treasurer. Bottom row, left to right, MRS. MAY BEAVER, MRS. HAZEL D. GODLOVE, MRS. NANCY H. SASSER and MRS. FAYE K. LITTMAN, National Directors, and MRS. CLARA B. CASSIDY, Immediate National Past President.

Honored by Resolutions

Mrs. Henrietta Snider, former National Vice-President and member of the Board of Directors, who has served the society for more than 38 years, did not wish her name placed in nomination for re-election, due to ill health the past year. A resolution was adopted praising her service to the Society, and the convention voted Mrs. Snider an Honorary Life Member of the Convention. Members of the Board of Directors in appreciation of their love and esteem presented Mrs. Snider with a portable radio.

By resolution, Mrs. Jeanie Willard, who has given 50 year of splendid service to the Society was made National Past President and Life Member of the Convention.

Other National Officers Elected

National Past President, Mrs. Jeanie Willard, Denison, Texas; National Chaplain, Abbie E. Holden, Jacksonville, Fla.; National Attendant, Mrs. Mary Boggs, Meridian, Miss.; National Assistant Attendant, Mrs. Helen E. Johnson, Trenton, N. J.; National Musician, Mrs. Ann Wells, Indianapolis, Ind.; National Captain, Mrs. Helen E. Billy, McKeesport, Pa.; National Hostesses, Addie D. Hamlin, Dallas, Texas, and Miss M. Ione Burke, New Orleans, La.; National Director of Tau Phi Lambda Sorority, Mrs. Ruby Gene Sewell, Flint, Mich.

Splendid Financial Report

The report of the National Secretary to the convention pointed out the growth of the Society during the period of 1953 and 1954.

Some of the highlights of progress included the review of increased efficiency in handling home office procedure through new methods.

The Society's assets showed an increase of $2,240,263, over 4½% for the two-year period as compared with 4¼% for the previous two years, making a total of $51,929,098 in assets. The unassigned funds (excess of assets over liabilities) increased from $7,997,849 to $8,322,344, which represents a margin of safety to the members. The position of financial security is evident from the fact on December 31, 1954, the Society had $119.08 of assets for every $100.00 of liabilities.

The society's bond investment portfolio increased by more than two-million dollars.

Benefits paid to members and beneficiaries amounted to $5,153,609 in the two-year period.

Distribution of savings to members amounted to over one-half million dollars.

Total insurance in force equaled $127,133,475, representing 151,175 members.

It is interesting to note an increase in the average size of certificates issued as of December 31, 1954. The average adult certificate issued was $1001, compared to $853, December 31, 1952; average junior certificate issued was $952, compared to $707, December 31, 1952.

Another interesting fact during this period, is the average age of adult life issues was 31; for Junior issues 6, and on the combined adult life and juniors, 20, which is a very healthy condition for the Society.

Improvement in the mortality experience of the Society was noticeable. December, 1952, showed 46.44% and December, 1954, showed 39.14%, a decrease of 7.30%.

On December 31, 1954, there were 5,147 Accident, Health and Hospitalization certificates. This department seems to be growing.

On Tuesday evening, preceding the convention, a reception was held with the California State Officers as hostesses.

Opening Session

Mrs. Cassidy opened the convention on Wednesday morning, August 10th. The Flag of the United States of America was presented by National Attendant, Mary Boggs, assisted by the California Display Team, Captained by Florence Dick Jones, San Gabriel, Cal. Miss Fern Bauersfeld, National Committeewoman, lead the assembly in singing "America" accompanied by Mrs. Ella Perkins, National Musician. Mr. Richard Milius rendered the "Lord's Prayer" accompanied by Mrs. Ann Wells, National Representative of Indiana.

Welcome to California was given by Miss Frances Ferguson; to Los Angeles by Mrs. Ida Davis, Past State President.

Greetings were extended from the Tau Phi Lambda Sorority by Mrs. Betty Sacchi, National President of the Sorority. A telegram of greetings was read from the Honorable De Emmett Bradshaw, Chairman of the Board of Directors of the Woodmen of the World Life Insurance Society. Response was by Mrs. Henrietta Snider, National Vice-President.

Ritualistic Demonstration

Wednesday was taken up with business sessions of the convention and on Wednesday evening, August 10th, there was a demonstration of the ritualistic work with Mrs. Martha Carter, National Committeewoman, presiding. She was assisted by other National Committeewomen. Honored guests presented at this time were: Mrs. Clara B. Cassidy, National President; Mrs. Ethel H. Nall, Honorary Past President; Mrs. Rosa L. Canada and Mrs. Mayme Hippler, Honorary Life Members of the Convention, and Mrs. Jeanie Willard, National Past President.

At the conclusion of the meeting, there was a fancy drill presented by 60 members from the Battle Guards, Los Angeles; Long Beach Guards, Long Beach; Acacia Guards, Huntington Park, and the California Display Team, under the direction of Mrs. Jones.

Memorial Service was held with Mrs. Nancy H. Sasser, National Committeewoman, presiding. Assisting her were national committeewomen and state managers. Tributes were paid to Mrs. Elizabeth Roose, one of the founders of the Society; Mrs. Margaret G. Meadows, former National Director and Honorary Past President for Life; Mrs. Effie Rogers, former National Director and Honorary Life Member of the Convention; and Mrs. Edna R. Ross, former Chairman of the Advisory Committee.

Name of Magazine Changed

Thursday, August 12th, was devoted to Committee Reports, and on Thursday afternoon, the delegates enjoyed a sightseeing trip, stopping at the famous "Farmers Market."

Upon the recommendation of Miss Louise Patrick, former Editor, the name

of the official publication of the Supreme Forest Woodmen Circle was changed from "Monthly Tidings" to "Woodmen Circle Tidings." The October issue will be published under the new name.

Friday morning, August 11, Mr. and Mrs. J. A. Alexander were introduced, Superintendent and Hostess of the Woodmen Circle Home for aged members and children in Sherman, Texas. Mr. Alexander presented greetings from the members at the Home. Mrs. Alexander gave an inspiring address depicting the activities of the Home Family.

Voluntary contributions of $1,083.25 were given the Home at this convention. Progress was reported by the Home and Welfare Committee on the Infirmary in memory of Dora Alexander Talley, former National President. A total of $41,858.97 has been voluntarily contributed by the membership since October, 1953, for the purpose of building this Infirmary.

Friday evening, a banquet was held in the colorfully decorated Pacific Ballroom. Flanking the speakers table was a large gold sequined letter display "Building for Tomorrow," theme of the convention.

Mrs. Cassidy presided. Guest speaker Mr. J. R. Sims, National Director of the Woodmen of the World Life Insurance Society, who chose as his subject "Looking to the Future."

Following the banquet, Mrs. Nall installed the newly elected officers, assisted by Mrs. Snider, Mrs. Canada, and the California Display Team.

National Committeewomen Elected

Legislative Committee: Miss Bess Dolan, Chairman, Taylor, Texas; Mrs. Lillian M. Cook, St. Louis, Mo.; Mrs. Margaret Best, Sioux City, Iowa; Mrs. Laura E. Krebs, Austin, Texas; Mrs. Mabel C. Marshall, Seattle, Wash.; Mrs. Ethel M. Donaldson, Charlotte, N. Car., and Mrs. Elizabeth A. Burcin, Hazleton, Pa.

Advisory Committee: Miss Fern Bauersfeld, Chairman, Columbus, Ohio; Mrs. Lois Waterfield, Murray, Ky.; Mrs. Emma Walling, Alubuquerque, N. Mex.; Mrs. Zelda F. Puckett, Portland, Ore., and Mrs. Anna M. Vance, Monroe, Conn.

Conference Committee: Mrs. Elizabeth McWaters, Chairman, Cedartown; Ga.; Mrs. Lula W. Atkinson, Columbia, S. Car.; Mrs. Ruth K. Marhenke, Lincoln, Nebr.; Mrs. Martha Carter, Murray, Ky., and Mrs. E. Esther Dobbins, Waynesboro, Va.

Lodge Activities Committee: Mrs. Fannie Benkendorfer, Chairman, San Antonio, Texas; Mrs. Elsie J. Griffith, Deadwood, S. Dak., and Mrs. Veda Harris, Oneida, N. Y.

Home and Welfare Committee: Chairman, National President Florence H. Jensen, Omaha; National Secretary Louise Patrick, Omaha; Immediate National Past President Clara B. Cassidy, Atlanta, Ga.; Mrs. Ruth Meadows Thompson, Frankfort, Ind.; Miss Lucile Wall, Hope, Ark., and Mrs. Mary Scarmardo, Waco, Texas.

Junior Activities Committee: Mrs. Edna C. Kendrick, Chairman, Phoenix, Ariz.; Mrs. Anna C. Matlack, Trenton, N. J.; Mrs. Etta S. Orr, Richmond, Mo.; Mrs. Ida Vick, Corpus Christi, Texas, and Ella Perkins, Syracuse, N. Y.

Tau Phi Lambda Committee: Mrs. Helen Tate, Chairman, Bemis, Tenn.; Mrs. Violet Pendleton, Bismarck, N. Dak.; Mrs. Ora Ward, Denver, Colo., and Miss Myrtle Hardy, Atlanta, Ga.

Sorority Holds Convention

The Tau Phi Lambda Sorority of the Woodmen Circle, (members 16 to 30 years) held their convention just prior to the Woodmen Circle Convention, August 8th to 10th. More than 100 young women attended. Miss Willowdeen Shelton, San Antonio, Texas, presided as National President of the Sorority, assisted by Mrs. Ruby Gene Sewell, National Director of the Sorority.

Newly elected Sorority officers installed were: National President, Betty Sacchi, Los Angeles, Cal.; First Vice-President, Ruby Doris Little, Cedartown, Ga.; Second Vice-President, Jean Brown, Denver, Colo.; Warden, Marian Coleman, Trenton, N. J.; Chaplain, Berta Lee Wallace, Houston, Texas; Historian, Mary Ellen Light, Knoxville, Tenn. Elected to the Advisory Committee were: Evelyn Joyce, Chairman, Indianapolis; Eileen Sayre, Parkersburg, W. Va., and Grace Marie Bartlett, Grafton, W. Va.

Field Work School

State managers and fieldworkers attended a three-day school, August 15th to 17th. Mr. Alden C. Palmer, Indianapolis, Chairman of the Board of Insurance Research and Review Service, was the inspirational speaker. Mrs. Florence H. Jensen, newly elected National President, presided over the school.

Two new certificates were presented by Actuary Eugene H. Pakes, "Junior Estate Builder" for children from birth to 16, and "Insured Security" for adults 16 to 65. Fieldworkers were very enthusiastic over these new certificates.

Members appointed by National President Jensen, who will serve on the Field Work Committee are: Mrs. Jensen, Chairman, Miss Patrick, Miss Eakin, Mrs. Shugart, Mrs. Beaver and Mrs. Godlove, members of the Board of Directors.

Slovak Catholic Sokol's Anniversary Celebration

FOUNDED July 4, 1905, the Slovak Catholic Sokol with headquarters at Passaic, N. J., planned a 50th Anniversary Jubilee to be held in conjunction with the Society's regular convention. A week-long program was arranged, taking place in New York City and Passaic. Supreme Secretary Joseph G. Prusa was general chairman of arrangements for the events from July 15th to 20th. For two years the membership had been preparing for the athletic events, the parade and calisthenics. Headquarters were in the Hotel New Yorker where the visitors from all over the country were quartered.

The Slovak Catholic Sokol is distinguished by several features. It is a very religious and very patriotic organization, under the motto, "For God and Nation." Its youth work is splendid under the slogan, "A Sound Mind in a Sound Body." Especially devoted to athletics and calisthenics, the Society has an elaborate program for these activities.

A special campaign to increase the membership to 50,000 before the Jubilee celebration was successful, and all assembled with happy spirits. The girls scheduled to participate in the calisthenics wore satin golden uniforms in honor of the occasion. On July 15th and 16th there were track and field events at Van Cortlandt Park Stadium in New York City.

On Sunday the day started at Passaic with Solemn Pontifical Mass at St. Mary's Church. On Sunday afternoon was scheduled the street parade through the main streets of the city to the Passaic School Stadium where an elaborate program was arranged of rhythmic calisthenics exhibitions, speaking, exhibitions by gymnastic, track and field champions and presentation of awards to winners.

With 99 degree heat in the shade, and 115 degrees in the sun, the parade was featured by the felling over of over 100 participants. Thousands lined the streets to see the parade which had 18 beautiful floats, 10 bands and a thousand marchers in costume. Anticipating the extreme heat, the Passaic police used its two ambulances and found it necessary to call other ambulances, emergency first aid trucks and Red Cross units from Clifton, Wallington, Garfield and Carlstadt. Emergency rooms in Passaic hospitals were jammed with sufferers of heat exhaustion, prostration and sunstroke. Most of the victims were returned to the stadium before the chartered busses started them on the return trip to New York City.

When Sokol officers and police observed the increasing number of victims, they called a halt to all but one of the calisthenic exhibitions, which was given by men. The speaking program was curtailed.

Following the conclusion of the Jubilee celebration and the departure of the participants, the Society's official convention got under way at Hotel New Yorker on Monday. There were several contests in the election, and among those elected are:

Supreme President — Paul C. Fallat, Hasbrouck Heights, N. J.

Vice-President — John A. Olejar, Youngstown, Ohio.

Supreme Secretary — Joseph G. Prusa, Passaic, N. J.

Supreme Treasurer — Dominik Sloboda, Lorain, Ohio.

Mr. Fallat, the new President, is a famous artist and business man. He is a veteran of World War II, serving with the United States Navy. He was born in Slovakia in 1913.

Mr. Prusa has made a fine record as Supreme Secretary, having charge of the home office in Passaic.

Croatian Center Dedicated

THE Western Pennsylvania lodges of the Croatian Fraternal Union dedicated a fine Croatian Center on August 28th. Located off Babcock Boulevard, Millvale, Pa., the property was acquired some months ago from the Pittsburgh Fraternal Order of Police. Features are a well kept club house, spacious outing grounds and ample parking facilities.

Royal Arcanum Conference Held

EDWARD E. SEDGLEY, Supreme Regent of the Royal Arcanum, held a Grand Regent's conference at the Park Sheraton Hotel in New York, Saturday, August 27th, to present his new "Success Campaign" for 1955-1956 to the state and national leaders of the Royal Arcanum.

One of the most outstanding phases of the Supreme Regent's program was the "Success" Award of a prize trip to the Supreme Council Session which will be held at the beautiful Wentworth-By-the-Sea, Portsmouth, New Hampshire, September 4-8th, 1956.

Every member of the Order and every council will have the opportunity of qualifying for one or more trips to this session as a guest of the Supreme Council.

In 1954 seventy-four members qualified as prize winners to the Supreme Council session. Arcanum leaders are very optimistic that more than 100 prize winners will attend in 1956, breaking all new member production records.

The various state programs to supplement the Supreme Regent's program for new member production were presented by each grand regent. The enthusiasm and optimism of all grand regents present makes Supreme Regent Ed Sedgley feel that a net gain in memberships for the Royal Arcanum was more than reasonably to be expected.

Present at the Supreme Regent's conference were Grand Regents Thomas Greaves, New Jersey; Farren A. Liqued, New York; Henry E. Fussner, Ohio; Harry Robin, Illinois; George Coatta, Ontario, Canada; Armand Laforest, Quebec, Canada; Sam Anservit, Pennsylvania; Grand Vice Regents Edwin Burke, New Jersey; Milton A. Willment, Jr., New York; Dr. Louis Gelfant, Pennsylvania.

Also, the following members of the Executive Committee were present: Supreme Regent Edward E. Sedgley, Supreme Vice Regent A. John Plonski, Supreme Orator Peter Stermer; Past Supreme Regents William Ennis, George W. Mercer, Milton A. Willment, Sr., Herbert W. Johnson, Richard E. Kropf, and Edmond A. Knoeppel who is also General Counsel.

In addition, the following Supreme Council officers were present, J. Paul Masse, of Quebec, Canada; Supreme Trustee Eugene Bauman, of Ohio; Supreme Trustee Edward C. Shiers, Supreme Secretary Herbert F. Hotchkiss and Supreme Treasurer William H. Zook.

82nd Birthday Dinner

RICHARD E. KROPF, Past Supreme Regent, Chairman of the Investment Committee and a member of the Executive Committee of the Royal Arcanum, was tendered a testimonial dinner by the members of the Executive Committee and their wives in the Park Sheraton Hotel, New York City, on August 26, to celebrate his 82nd birthday.

"Dick" as he is known, affectionately by his legion of friends, has been a member of the Royal Arcanum for 53 years and a member of the Supreme Council for 44 years.

Edward E. Sedgley, Supreme Regent of the Royal Arcanum, paid a great tribute to Mr. Kropf and his many years of service as an Arcanian and then presented him with a gift on behalf of all the Executive Committee members and their wives.

Croatian Fraternal Union's Junior Convention

By MICHAEL GRASHA
Director Junior Order Department

THE 4th Junior Convention of the Croatian Fraternal Union held in Gary, Ind., on July 2-3-4, 1955, is now an historic milestone in the annals of the organization. It was the fond fruition of our recommendation to the CFU Supreme Board, last September, that the Union appropriately mark the 40th anniversary of the Junior Order with a membership drive which was to culminate in a Junior Convention.

The campaign began on the first day of the year and lasted just five months. This was a typical CFU membership campaign in which all our members could, and were strongly urged to, participate. Our organization has no field men or paid agents and depends on the voluntary system of "member get a member" not only for the replacement of terminations but, yes, even for the substantial net increases that we proudly register each year.

Earned Their Way to the Meeting

Ordinarily the proposer is given a stipulated monetary award. However, during this campaign the recipient could elect to work for points and a predetermined number of these could qualify him as a delegate to the Junior conclave. The rules were elastic enough so that every member could find profitable or otherwise attractive enough to get in there and pitch. Those who wanted to work for the cash awards could do so. Those juniors or seniors who wanted to earn their way to the Convention found the goal relatively easy to attain. Parents, Brothers, sisters, relatives or friends could help by assigning their points to a candidate for delegate. It is true that by this assignment they forfeited their right to the monetary award but it was truly a hall-mark of this campaign that many such campaigners sacrificed many a point and therefore many a dollar to help some youngster and even a senior attain his quota of necessary points.

Upon the termination of the drive, May 31, a short five months, the Union was richer by 2563 new members and $2,187,400 additional insurance in force. The number of qualifying delegates surprised even us. We had 138 victors, 40 of whom were adults and 98 juniors. The delegate roster shows that 14 states, 3 Canadian Provinces and even the Territory of Alaska were represented. Yes, they came from British Columbia, Ontario and Quebec, from Washington, California, Utah, Arizona, Kansas, Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan, Indiana, Ohio and Pennsylvania. And from away up there on top of the world, from Anchorage, Alaska, came sister Mary Vukmir whose presence made the gathering truly a continental affair. Though only an infinitesimal portion of our membership was brought together here, this but emphasizes the geographic magnitude and vastness of our fraternal domain.

Traveling by every mode of transportation, auto, rail, bus, air and even steamer, these delegates had an experience worth a fortune. Spanning an entire continent from the vast, frigid expanse of far away Alaska, from the northern reaches of ore-rich Ontario and Quebec, from the distant West on both sides of the border, from the eastern limits of Pennsylvania westward through a dozen States came the eager crusaders of fraternalism. From the village, the town and from the mighty metropolis, from the frontiers of civilization and from the very centers of modern development, from the farm, the mining hamlet and from industrial hubs, from maritime settlements, from the hills, the mountains and plains, yes, from every station in life came a torchbearer of brotherhood.

Enacted a Drama of Fraternalism

Gary was the focus, the continental stage on which was enacted a drama of a way of life—our fraternal life! Gary was the realization of a goal and a dream. It epitomized, as almost nothing else could, the true greatness of our Society.

People who never saw each other before, who were separated by thousands of miles, by modes of life and by international boundaries met here as brothers and sisters of a common household. This was a modern day miracle and the vehicle responsible for it was our Croatian Fraternal Union.

Though the official agenda carried the convention through 3 full days it actually claimed the better part of a day before and a day after as well. The first arrivals checked in at Hotel Gary on Thursday, June 30. All of Friday until dinner time was taken up with registration of arriving delegates and guests. By five o'clock everyone had reported and been assigned his room.

After a bountiful dinner in the beautiful, ornate and comfortably air-conditioned Hotel Gary Crystal Ballroom we were regaled by a local tamburitza orchestra and the host, Nest 10, Kolo Dancers. Chartered buses then took us to the Gary Croatian Center for a get together party.

Saturday began with a group photo at the City Hall which had been decorated by order of the Mayor, Peter Mandich, who incidentally is a CFU member. Mayor Mandich had proclaimed the week of June 27 through July 4 as "Croatian Fraternal Union Week" and had appropriately bedecked the City Hall and the city's main thoroughfare, Broadway.

After the photo, on to the Croatian Center where the formal sessions were held during the day. In the evening the social highlight of the entire convention, the testimonial banquet took place and after that more dancing. Sunday saw us all attending Mass at St. Joseph's Church. This particuar Mass was said in honor and memory of all deceased CFU Junior members. After the Mass our chartered busses took us to the Chicago Museum of Science and Industry. From there we went to the CFU Children's Home in Des Plaines, where the traditional Independence Day outing was in full swing. A tour of the grounds, buildings and picnic grove was finally terminated by our return trip to Gary late in the evening.

Spoke Out for the Future

Monday saw the final sessions of the convention at the Croatian Center. During the morning's meet the delegates had the opportunity to speak out for the future of the Union and to give their impressions of the convention. Everyone was completely satisfied and regretted only that it had to come to an end. All of them wanted more frequent junior conventions.

In the afternoon we screened the technicolor film, "This Is Your Croatian Fraternal Union," and finally adjourned the conclave amidst unashamed tears and aching hearts for it had been a wondrous three days.

There was one final affair for the day and all gladly repaired to the Nest 10 picnic where fraternizing and dancing was in order. Departure time arrived all too soon and so it was back to the hotel and for some the sad journey home even that night. For the majority of us good-byes were said on the morrow for Tuesday was the day of parting.

Yes, we were sad yet buoyant in the knowledge that we had made life long friends, that fraternalism had been served and that our CFU was indeed a grand and good provider.

Knights of Columbus Convention

AT the 73rd annual meeting of the Supreme Council of the Knights of Columbus held in Philadelphia, Pa., August 16-18, the following were elected to the Supreme Board of Directors.

Supreme Knight Luke E. Hart; Deputy Supreme Knight William J. Mulligan, Supreme Secretary Joseph F. Lamb, Supreme Treasurer Francis J. Heazel, Supreme Advocate Harold J. Lamboley, Supreme Physician Dr. Gerard J. Lunz, Dr. Charles W. Henney of Wisconsin, Hon. William M. Lennox of Pennsylvania, R. Conroy Scoggins of Texas, Gerald C. Riley of California and John W. McDevitt of Massachusetts who replaced James W. McCormick of Rhode Island who was not a candidate for re-election.

At the regular meeting of the Supreme Board of Directors in October, the Board will select the officers from its own number and there is no likelihood that there will be any change.

In presenting his report to the Supreme Council Meeting, Supreme Knight Luke E. Hart announced that the Knights of Columbus had reached another all time high of insurance in force with $517,444,097.00 on June 30, 1955.

Bangs Resignation Announced

H. L. RUFF, President of Modern Woodmen, Rock Island, Ill., announces the resignation on August 8th of D. A. W. Bangs, Manager of that Society's Investment Department since January, 1954. Mr. Bangs resigned the position to enter another phase of the investment field.

Before going to Modern Woodmen, Mr. Bangs was associated with the investment department of the American United Life Insurance Company, Indianapolis, Ind., for 20 years and had served as a Vice-President for 12 years. No successor for the Modern Woodmen post has been named, Mr. Ruff said.

Second Junior Convention

THE Croatian Catholic Union, which has its home office in Gary, Ind., held its second junior convention in that city on August 27th and 28th.

From Alaska, Canada and States East and West Came These Delegates

That Law in Massachusetts

[A communication has been received from the Division of Insurance, Department of Banking and Insurance, The Commonwealth of Massachusetts, addressed to the publisher of this journal, as of August 17, 1955. It follows.]

Dear Sir:

At the bottom of the second column on page 8 of "The Fraternal Age" of July, 1955, the following item appeared:

"MASSACHUSETTS ONE FUND LAW

A BILL enacted by the Massachusetts General Court this year is the one fund measure and goes into effect on January 1, 1956. It requires solvency of 105%."

We have checked this item and find that the information is incorrect.

Senate Bill No. 631 of the year 1955 became, after its enactment by both branches of the Legislature and its approval by Governor Christian A. Herter, Chapter 232 of the Acts of 1955 of Massachusetts. This bill is entitled "AN ACT AUTHORIZING THE SUPREME COUNCIL OF THE ROYAL ARCANUM TO PROVIDE FOR THE CONSOLIDATION OF CERTAIN FUNDS IN CERTAIN INSTANCES."

The specific objective sought to be obtained by this legislation is to permit the Supreme Council of the Royal Arcanum to consolidate its assets into one fund whenever such assets exceed 105% of its entire liability, including its reserves computed on the 1941 Commissioner's Standard Ordinary Table of Mortality with an interest rate of 2½% on the Commissioner's reserve valuation method.

Under the present Massachusetts Fraternal Code (General Laws, Chapter 176, Sections 13 and 14) this Society is required to create separate funds for death benefits, disability benefits, etc.

A recent Amendment to Section 14 would have permitted this Society to transfer certain excess mortuary funds for use as expense items but this Society transacts business in the State of New York which has a law which permits the use of certain excess funds for expense purposes but at a greatly reduced percentage when compared with the Massachusetts Law on this same subject matter.

However, the New York Law permits the consolidation of the funds under a very definite schedule of expense limitations provided certain standards are complied with. The net result is that the Royal Arcanum under the Massachusetts Law cannot operate on a one-fund basis, and under the New York Law is not permitted to use the excess portion of its assets for expenses which the Massachusetts Law permits, and therefore this Society is unable to obtain a sufficient amount in its expense items so as to permit it to inaugurate an expansion program for the purpose of obtaining new members.

Hence, it is to be observed that the purpose of this legislation was to permit only one Massachusetts society, namely; The Supreme Council of the Royal Arcanum, to provide for the consolidation of its funds under certain conditions.

May we request that in the next issue of "Fraternal Age" you insert a correction and give it the same prominence as your original comment in the July, 1955, edition.

Thanking you we remain,

Yours sincerely,
MURIEL S. BARNES,
Deputy Commissioner

Sorority Raises Fund for Cerebral Palsy Patients

WHEN the old vehicle at Sarnia, Ont., Canada, used to transport patients to the Lambton County Cerebral Palsy Centre was demolished in a collision, the young women of Alpha Gamma Nu, of the Woman's Benefit Association at Sarnia, decided to see what they could do to help. They started to raise funds for a new conveyance designed for the special needs of the patients.

To get their drive rolling, the Sarnia chapter first made a donation of $500. With the aid of local newspapers, and confident of the active support of many community organizations, the committee got to work. Mrs. W. J. Brims was chairman of the fund drive; Miss Shirley Lucas, assistant chairman.

Mrs. Edward Campbell, Mrs. Wayne Fisher, Mrs. Murray Taylor, and Miss Lucas sent out campaign letters to every local club, sorority, and industrial plant. Sarnia public schools gave $300, and many other groups were also very generous.

The new station wagon is indeed a shining tribute to the Gamma Nu girls. Equipped with safety belts in each of the eleven removable leather-upholstered seats, it also has a ramp for wheel-chair cases, and twin heaters for cold-weather comfort.

When the sorority visited the Clinic in May, as guests of the Cerebral Palsy Association, they watched the children during one of their classroom sessions. One child was trying on a new set of braces, which cost $275. It was very enlightening, and the girls were proud that they had been able to contribute substantially to such a deserving group. Congratulations, Sarnia Gamma Nu!

Frank W. Hough

DEATH came to Frank W. Hough, former Secretary of the Fidelity Life Association, on Sunday, August 28th, at his home in Fulton, Ill. Funeral services were held in Fulton, and the body was taken to his old home in Michigan for burial.

His connection with the Mystic Workers (now Fidelity Life Association) began in 1918. He served as Chief Clerk to Supreme Master John R. Notley in 1918 and 1919; as State Manager of Michigan from 1919 to 1923; then as supervising field representative in Milwaukee and St. Paul. Mr. Hough was selected Editor of the Association in September, 1924, by the delegates to the Association's convention. In 1927 he was elected Secretary of the Association and served in that capacity until his resignation in October, 1952.

Mr. Hough was active in the Press and Secretaries' Sections of the National Fraternal Congress and served as President of both bodies.

Survivors include his wife; a daughter, Mrs. Marva Notestine, of Redding, Cal.; a son, William R. Hough, of University Heights, Ohio, and three grandchildren.

RUMINATIONS

(Continued from page 6)

that could hold the delegates after the Congress had adjourned.

THERE IS MUCH that is important and interesting in each session, whether plenary or in the sections.

I predict that Miss Agnes E. Koob will be an efficient and gracious presiding officer. I believe that the schedule will be maintained. Not everybody will be satisfied, but there has never been complete accord at the meetings and never will be.

As for Secretary Foster F. Farrell, his advance program was the best prepared in the history of the Congress. Miss Mueller, his secretary, had something to do with it, but she avoids publicity.

As for myself, I expect to be busy. I have reported many conventions of the Congress and usually had time to do some writing in my room. This streamlined meeting means bringing home notes, reports and manuscripts, the work to be done here, but I will get along.

Will see you in Toronto.

Merit Award Received

JOHN C. LEHR, President of The Maccabees, announced to the members of the Board of Trustees, field representatives and members that for the third consecutive year the Society has received a merit award from "Financial World' magazine for distinguished achievement in annual reporting.

An independent panel of judges viewed 5,000 annual reports submitted by United States and Canadian companies. Maccabees report won for its content, typography and format. In the group of reports judged from life insurance companies, The Maccabees was placed among the 43 to be considered for the best-of-industry award.

M. W. A. Examination Report

IN COMMON with all similar organizations, Modern Woodmen of America is examined periodically by representatives of various State Insurance Departments. Earlier this year the Society was examined by representatives of the Insurance Departments of Illinois, Pennsylvania, Wyoming, Alabama, and Montana.

The report of examination has just been released covering the period January 1, 1951, to and including December 31, 1954.

Significant comments from the examination report are as follows:

"The Society's cash position is well maintained and surplus funds are being currently invested in a diversified selection of income producing and marketable securities."

"Insurance in force has increased $45,409,330, or 8.77 per cent, during the four years under examination. Membership increased 34,850 during this same period."

"The ratio of the actual to the expected mortality decreased 13.53 per cent during the four years under review."

"The adjustment and settlement of certificate liabilities have been effected in a prompt and equitable manner."

"All resisted claims closed during the four years under examination were reviewed also. It appears that the Society had reasonable and justifiable grounds in each case for resisting the claim."

"The inspection of the claim files indicated that claims are paid promptly upon receipt of complete and satisfactory proofs."

The report consists of sixty-four pages covering all accounts and operations of the Society during the four-year period.

More on Management Methods

HUGH BELL's new book is a worthy sequel to his first book on management methods which has come to be regarded as a standard text in the business. This is not a re-write nor a re-hash. These are the things Mr. Bell didn't say in his first volume—the ideas he didn't have room to include.

In this 300 page book, Mr. Bell tells of his experiences in building and maintaining one of the consistently leading agencies in his company and one of the really fine agencies in the country. His approach to the job of agency management is logical, humane, conservative, forward-looking. He writes in a matter-of-fact, thoroughly honest vein. He calls his shots as he sees them.

The result is an easy-to-read exposition of both principles and methods of agency management. He doesn't attempt to shove his ideas down the reader's throat. On the contrary, he tells what he has done, what mistakes he has made, what lessons he has learned—and leaves it up to you to take it or leave it alone.

The book is divided into four sections. One concerns the job of agency management, wherein Mr. Bell discusses such problems as what to do about the agent who wants to be a manager, the question of how many agents to have, agency discipline, financing plans, vacation and convention trips and others.

In the second section, covering agent training, the areas discussed are the first twelve days of an agent's career, drill and practice, practical sales talks, developing special fields, and meeting competition.

The third part, dealing with supervision, is concerned with records, joint work, supervisors, short-cuts on detail, the wives' role and how to revive the stale salesman.

In the fourth section, Mr. Bell describes how to revive the stale manager and the rewards that make the job worthwhile.

A practical book for new men and old alike, it should be required reading and study for every agency head.

Copies may be obtained from Insurance Research & Review, 123 West North Street, Indianapolis 9, Indiana, for $4.85. Quantity prices may be obtained on request.

New Jersey Fraternal Congress

The 22nd annual session of the New Jersey Fraternal Congress will be held on Saturday, October 29th, at the Hotel Traymore, Atlantic City, announces Secretary Helen E. Wold.

Retirement Income in Solving Human Needs

By ROBERT HOUGHAM, F.I.C.

MILLIONS OF MEN AND WOMEN want to create retirement income plans, but present-day factors make it extremely difficult. The best is through the use of life insurance. Mr. Hougham discusses four aspects: The need, the market, prospecting and the selling. This paper was presented in a panel program at a meeting of the Fraternal Insurance Counselors Association. "Bob" is Assistant Southern Illinois State Manager for Modern Woodmen of America.

TODAY there is a tremendous interest on the part of virtually every segment of our population in creating retirement income for use in latter years of life. Public interest has increased greatly. Millions of men and women want to create retirement income plans but economic and social forces make it difficult for many to build adequate retirement incomes. It may seem strange that the increased interest in retirement income is paralleled by factors which make the creation of retirement income extremely difficult so far as the old method of building such income is concerned. Due to increased taxes and increased cost of living it is becoming exceedingly harder to create the retirement income that is desired. There are several ways of creating a retirement income but probably the best and the one we are interested in today is creating a retirement income through the use of life insurance.

There are four aspects of creating retirement income through life insurance that I believe we should talk on today. These are: (1) Need for Retirement Income; (2) Market for Retirement Income; (3) Prospecting for Retirement Income; (4) The Selling of Retirement Income.

Life Expectancy Increasing

The need for retirement income has increased greatly for several reasons. One is the population trend. Due to the great advances made in science and in the medical profession the population of our day is ever increasing their life expectency. People are living to an older age and they must have an income that will be ever lasting through their entire life. Another reason for the need for retirement income is company practices. More and more companies are setting up retirement plans for their employees. Many small corporations are setting up pension trusts which are used as retirement income. These pension trusts can be set up through life insurance retirement income plans. The reason for so many small corporations setting up these trusts is the fact that there is a great tax advantage in doing so. This has become an ever increasing field which is rather new and very few life insurance agents are prospecting in this field. There is a great need for our retirement income services in this field. Another reason for the need of retirement income is the fact that more and more businesses are forcing retirement of their employees at the age of 65. I personally believe that with the trend of an increased population that the forced retirement of our growing business will be at a younger age in the near future. These people who are reaching the retirement age need an income great enough to provide some of the enjoyments that they have either missed in their working years or have wanted to do when they retired. These people want to travel, some want to fish, some want to do things for their immediate families, but most of all they want to be financially independent and not be a burden to their families or to society itself. Social Security and company retirement plans have done part in assuring the adequate retirement income need but there is still a big gap in this income need that we must help fill.

Professional Groups the Best Market

Who is our market for retirement income? The most obvious market I believe is the professional man like the doctor, lawyer, etc., who are not covered by Social Security and who have no company retirement plans. There are several reasons why this professional group are a very good market. One reason is that they have no source of retirement income in their latter years except through property which they might accumulate during their working years. Most professional men tell you that in their profession they very seldom retire. This is their main objection to coming under Social Security for the simple fact that they feel they would be paying into a plan from which they would receive no benefit because their income would continue after the age of 65. However, they would still receive the income from a life insurance retirement income plan regardless of their earned income after age 65. Even though the members of these professions do not anticipate retirement they may be forced to partial retirement or complete reticement due to failing health or various other reasons. This professional group have a definite need for our retirement income service and most of all they are financially able to carry such a plan. This I believe is a very good market for our services.

Sole Proprietors, Farmers and Teachers

Another very good market for us is the successful farmer who will have Social Security benefits but who has no other retirement income except from accumulations through the years. These people have a definite need to save some of their earnings through the fruitful years. Most of this group of people will definitely retire either because they want to or because they are forced to retire because of health. The earning power of a farmer in this day and age is very good and should be added to our list of a prospective market.

Another very good market for us is the sole proprietor business man. This man has a definite problem that he must face when retirement age comes. Since he is the sole owner of his business when he retires he will have a definite managerial problem with his business or he will have to sell out. In either instance his income will be greatly depleted. He is in a good position now and should save toward his retirement.

Another good market for retirement income is the teacher. This group has a pension plan but it is inadequate. Financially sometimes they aren't in a position to create a large retirement income but can add to their income some. This, however, is not always the rule.

I have given you several different markets for the retirement income plan. These were the professional people not covered by Social Security, farmers, sole proprietors of businesses, and teachers. This list is far from being complete but it does give us an idea or track in which to aim our thoughts.

Establish the Need

The third aspect we should consider is how to prospect for retirement income. The first thing we must do is establish the need. In most cases I believe the need will be there. The desire is usually present because of the selfishness born within us. We all have a desire to better ourselves or to save money for the future use. However there is a great difference between a long term systematic savings plan and a deferred spending plan. The next thing to be considered in prospecting is his ability to complete such a program if he starts it. This is very important because we are guiding him toward a future date which will secure his lifetime of old age. We, however, can take out some of the future hazards which he might have with our waiver of premium. This will take care of any long term disability which would stop his immediate earning power. We, however, cannot guarantee his future and continued success in the business or profession now engaged in but this plan will give him a safety value in which he may fall back upon if income is needed sooner. A program of this type also shows very favorably if short term credit is needed by the prospect.

ROBERT HOUGHAM

I believe we should do a good job of qualifying our prospects, making sure that he is in the proper age group, his financial status warrants such a program, that his future is a bright one, and that he has a favorable health history. We can save much of our time and effort by doing a good job of qualifying our prospects before calling on them.

Persons on the Way Up

We should always try to get a person who is on his way up. By this I mean one who is trying to establish himself, he who is interested in the future and whose future is bright. You will find that people who are prospects for a retirement income plan are people who are in their late thirties and early forties who are established in their work and who are now starting into the most fruitful earning years of their lives.

Now that we have qualified our prospect sufficiently we should consider the fourth point which is selling the retirement income to the prospect.

What approach should we use on our prospect? We might say, "Mr. Prospect, are you putting aside some of your income today to guarantee financial security tomorrow? Do you have a plan that will guarantee your financial security?" We must build within this man a definite financial objective and then help him organize himself to meet such an objective. We should get a commitment on what income he will need at retirement and how much he could save a year toward such a retirement. We must always remember to consider his Social Security credits, and any company retirement he might have, and any other income that will continue after retirement. We must show this prospect that he has a definite problem and impress upon him that he must guarantee his future income by saving today. Out of four persons who are now 50 years of age three of these 4 will live to age 65, or what we now consider retirement age. Since this fact is true we must show this prospect that he cannot afford to sacrifice financial independence tomorrow for a deluxe vacation, or any other luxury. We can afford to spend today, for we know what we will have tomorrow; and the only man who can spend today with a free heart is the man who knows what he will have tomorrow.

This, then, is our problem; how can it be solved? No financial system is organized to solve it excepting life insurance, for no financial system except life insurance can tell a man: "If you will deposit this given sum each month, we will return to you at the age you select, the year, the month and the day, this given sum; nor will your death cheat your family, for it will come to them regardless of your length of life." How are we going to bring about a fair balance between today and tomorrow? The answer is that we can't, unless we use life insurance!

Die Young or Adopt a Plan

We have now created a great problem in this prospect's mind and now we must motivate so this man will act immediately. Most men are interested in saving money because of the selfish aspect of people. However, we will still have to motivate him so that he will act. There are several ways to do this. One is to say, "Mr. Prospect, there are only two ways to prevent growing old and becoming dependent. (1) Die

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young; or (2) adopt a suitable financial plan." We won't find any prospects that will want to die young and only you have the right financial plan for the large majority of people. You can show this prospect that he cannot lose if he quits, becomes disabled, dies, or lives. If his health is good at age 65, he will want the income, if it is not, he can take the cash value in a lump sum. The retirement income policy is a unilateral contract, it cannot be changed irrespective of business conditions. It has been said that living death is described as old age without income. I think everyone wants to be financially independent at retirement. We have the future of our clients on our hands and we must advise them properly. We, too, should have guaranteed our own financial security so that we might even show our prospect our own program.

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Insurance in force	$77,899,055
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Assets	$29,456,514
Surplus and voluntary reserves	$ 7,270,085
Dividends to members in 1954	$ 119,676
Benefits paid since 1894	$24,119,787

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